



PRODUCT HIGHLIGHTS

TRAVEL PLAZAS

Benefits of this Program

Philadelphia Insurance Companies Travel Plaza product is intended to cover travel centers designed specifically to meet the needs of highway travelers and truck drivers. Travel centers cater to both "4-wheel traffic" and truckers, and are usually found along major highways outside of towns and cities. Most are independently owned and operated, but some may be affiliated with national franchise chains. Travel centers often own additional "fuel stops" that sell fuel only.

In addition to diesel fuel and gasoline, travel centers provide a multitude of services to the driving public: restaurants, shower facilities, convenience stores, communication centers with fax/phone/internet access, video arcades, truck washes, truck scales, and vehicle service/repair operations. Some even have hotels or motels on the premises. These services can be either operated by the insured, or operated by a contracted 3rd Party (Lessors Risk Only). The typical risk is open 24/7/365.

Key Benefits

General Liability

- Comprehensive General Liability – Limits to \$1,000,000 per occurrence/\$3,000,000 aggregate
- Employee Benefits Liability
- GL Deluxe Form specific to the product including:
 - Medical payments limit increased to \$15,000
 - Tenants Legal Liability limit of \$300,000
 - Broadened definitions of "Advertising Injury" and "Personal Injury"

Property

- Ultimate Cover form available for risks with Total Insured Values greater than \$1,000,000
- Coverage for pumps, canopies and islands
- Blanket limits with large in-house capacity
- Proprietary Enhancement form including:
 - Surface water contamination - \$25,000 limit
 - Pollution Clean-up and Removal - \$50,000 limit
 - Contingent Business Interruption/Extra Expense Limit of \$100,000

Crime

- Money & Securities
- Employee Dishonesty
- Money Orders and Counterfeit Paper Currency

Automobile

- Hired and non-owned auto
- Garagekeepers Legal Liability
- Owned automobiles (except fuel haulers)

Loss Control Services

- Product specific web-based loss control solutions through www.losscontrol.com
- Free On-line interactive Defensive Driver Training course and examination
- Regular E-Flyer communications on current Loss Control issues and Large Loss Lessons Learned.
- Strategic partnership with best in class vendor for discounted background & motor vehicle record (MVR) checks

Documents Required for Proposal

- Completed, signed and dated ACORD application(s)
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years
- Narrative of the operations
- Photograph of location(s)

Service

- Clients are serviced by both our home office staff as well as our regional offices located throughout the country

Carrier

- These coverages are underwritten by Philadelphia Insurance Companies, rated A+ (Superior) by A.M. Best. Nationally recognized as a member of Ward's Top 50. Forbes Magazine has recognized the Companies as one of the 400 Best Big Companies in America

Payment Terms

- Interest-free installments available for accounts that generate at least \$2,000 in premium

*For all your travel plaza needs,
visit our website at www.phly.com*

800.873.4552

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